

In the Claims:

A complete copy of the claims including marked-up versions of each claim which is amended in this submission appears below.

1. (Currently Amended) A switching system for electronic presentment and payment of bills over a network, comprising:

a first consumer service provider device which is in electronic communication with a first consumer terminal;

a first biller service provider device which is in electronic communication with a first biller terminal;

a second consumer terminal;

a second biller terminal; and

a switching network which is in electronic communication with said first consumer service provider device using one of a first message standard protocol and a second message standard protocol, with said first bill service provider device using one of said first and second message standard protocols, with said second consumer terminal using one of said first and second message standard protocols, and with said second biller terminal using one of said first and second message standard protocols, routing presentment information between said first consumer service provider or said second consumer terminal and said first bill service provider or said second biller terminal, said switching network being a multi-standard switch ~~capable of facilitating configured to facilitate~~ electronic communication between said first consumer service provider or said second consumer terminal and said first bill service provider and said second biller terminal irrespective of which message standard protocol each of said first consumer service provider, said first bill service provider, said second consumer terminal, and said second biller terminal use.

2. (Previously Presented) A switching system as defined in Claim 1, wherein said switching network routes information between said consumer service provider or said second consumer terminal and said bill service provider or said second biller terminal without reformatting.

3. (Previously Presented) A switching system as defined in Claim 1, further comprising a second consumer service provider device which is in electronic communication with a third consumer terminal, said switching network being in electronic communication with said second consumer service provider device using a different one of said first and second

message standard protocols than the one of said first and second message protocols which is used between said first consumer service provider and said switching network.

4. (Previously Presented) A switching system as defined in Claim 1, further comprising a consumer payment provider device in electronic communication between said first consumer service provider device and said switching network.

5. (Previously Presented) A switching system as defined in Claim 1, further comprising a second biller service provider device which is in electronic communication with a third consumer terminal, said switching network being in electronic communication with said second biller service provider device using a different one of said first and second message standard protocols than the one of said first and second message protocols which is used between said first biller service provider and said switching network.

6. (Previously Presented) A switching system as defined in Claim 5, further comprising a biller payment provider device in electronic communication between said first consumer service provider device and said switching network.

7. (Previously Presented) A switching system as defined in Claim 6, further comprising a payee terminal in electronic communication with said biller payment provider device.

8. (Previously Presented) A switching system as defined in Claim 4, further comprising an associated memory device in which a directory of said first consumer service provider device, said first bill service provider device, said second consumer terminal, and said second biller terminal is stored, wherein said first consumer service provider device, said first bill service provider device, said second consumer terminal, and said second biller terminal must each be registered in said directory in order to access said switching network.

9. (Previously Presented) A switching system for electronic presentment and payment of bills over a network, comprising:

a consumer terminal;

a biller terminal; and

a switching network which is in electronic communication with said consumer terminal using one of a first message standard protocol and a second message standard protocol and with said biller terminal using one of said first and second message protocols, exchanging billing

information between said consumer terminal and said biller terminal irrespective of which message protocol each of said consumer terminal and said biller terminal use, said switching network routing bill summary data generated by said biller terminal for presentment at said consumer terminal, complete bill data being accessible only by direct communications between said consumer terminal and said biller terminal.

10. (Previously Presented) A switching system as defined in Claim 9, wherein said switching network routes information between said consumer terminal and said biller terminal without reformatting.

11. (Previously Presented) A switching system as defined in Claim 9, further comprising a consumer service provider device in electronic communication between said consumer terminal and said switching network.

12. (Previously Presented) A switching system as defined in Claim 11, further comprising a consumer payment provider device in electronic communication between said consumer service provider device and said switching network.

13. (Previously Presented) A switching system as defined in Claim 9, further comprising a biller service provider device in electronic communication between said biller terminal and said switching network.

14. (Previously Presented) A switching system as defined in Claim 13, further comprising a biller payment provider device in electronic communication between said biller service provider device and said switching network.

15. (Previously Presented) A switching system as defined in Claim 14, further comprising a payee terminal in electronic communication with said biller payment provider device.

16. (Previously Presented) A switching system as defined in Claim 12, further comprising an associated memory device in which a directory of said consumer terminal and said biller terminal is stored, wherein said consumer terminal and said biller terminal must each be registered in said directory in order to access said switching network.

17. (Currently Amended) A method for electronic presentment and payment of bills over a network, comprising:

providing a switching network for facilitating electronic presentment and payment of bills;

establishing electronic communication between said switching network and first and second biller terminals and first and second consumer terminals, said switching network being a multi-standard switch ~~capable of communicating~~ configured to communicate with said first and second biller terminals and said first and second consumer terminals in either of at least first and second message standard protocols, said switching network communicating with at least one of said first and second biller terminals and said first and second consumer terminals using said first message standard protocol and at least one of said first and second biller terminals and said first and second consumer terminals using said second message standard protocol;

generating bill summary data from complete bill data provided by each of said first and second billing terminals;

selectively routing portions of said bill summary data via the switching network to present appropriate portions of said bill summary data to said first and second consumer billing terminals.

18. (Previously Presented) A method as defined in Claim 17, wherein electronic communication between said switching network and said first consumer terminal is established through a first consumer service provider device, and wherein electronic communication between said switching network and said second consumer terminal is established through a second consumer service provider device.

19. (Previously Presented) A method as defined in Claim 17, wherein said routed bill summary data is not reformatted by said switching network.

20. (Previously Presented) A method as defined in Claim 17, further comprising accessing complete bill data for a particular bill only by communicating directly between the one of said first and second consumer terminals seeking said complete bill data for said particular bill and the one of said first and second biller terminals having complete bill data for said particular bill.

21. (Previously Presented) A method as defined in Claim 17, further comprising the steps of:

storing a directory of consumer terminals which are registered with said switching network in an associated memory device;

generating payment instructions from said first and second consumer terminals;

transmitting said payment instructions which are generated by said first and second consumer terminals to said switching network;

verifying that said payment instructions are from consumer-terminals which are registered with said switching network; and

if said payment instructions are from consumer terminals which are registered with said switching network, causing said payment instructions to be executed.

22. (Previously Presented) A method as defined in Claim 21, wherein prior to said step of causing said payment instructions to be executed said switching network verifies that a sufficient balance exists in a financial account associated with each consumer terminal from which payment instructions are received to cover the bill being paid.

23. (Previously Presented) A method as defined in Claim 22, further comprising the step of settling all payment transactions over a predetermined cut-off period.

24. (Previously Presented) A method as defined in Claim 17, wherein said-wherein electronic communication between said switching network and said first biller terminal is established through a first biller service provider device, and wherein electronic communication between said switching network and said second biller terminal is established through a second biller service provider device.

25. (Currently Amended) A switching system for electronic presentment and payment of bills over a network, comprising:

a first consumer terminal;

a second consumer terminal;

a first biller terminal;

a second biller terminal; and

a switching network in electronic communication with said first and second consumer terminals and said first and second biller terminals, said switching network for routing presentment information from said first and second biller terminals to said first and second consumer terminals and payment information from said first and second consumer terminals and said first and second biller terminals, said switching network being a multi-standard switch ~~capable of communicating~~ configured to communicate with said first and second consumer

terminals and said first and second biller terminals in either of first and second message standard protocols, said switching network communicating with at least one of said first and second consumer terminals and said first and second biller terminals using said first message standard protocol and at least one of said first and second consumer terminals and said first and second biller terminals using said second message standard protocol.

26. (Original) A system for electronic presentment and payment of bills over a network, comprising:

a consumer terminal;
a biller terminal in communication with said consumer terminal; and
a switching network for routing a payment message for a particular bill between said consumer terminal and biller terminal, irrespective of whether the particular bill has been previously presented to said consumer terminal.

27. – 30. (Cancelled)

31. (Previously Presented) A switching system as defined in Claim 1, wherein said first message standard protocol comprises the Open Financial Exchange ("OFX") standard protocol and said second message standard protocol comprises the Interactive Financial Exchange ("IFX") standard protocol.

32. (Previously Presented) A switching system as defined in Claim 1, wherein said switching network routes bill summary data generated by said biller service provider device or by said first or second biller terminals for presentment at said first or second consumer terminals, complete bill data being accessible only by direct communications between said first or second consumer terminals and said biller service provider device or said first or second biller terminals.

33. (Previously Presented) A switching system as defined in Claim 1, wherein said switching network is arranged and configured to provide net settlement functionality by debiting financial accounts associated with consumers associated with said first and second consumer terminals and crediting the financial accounts of billers associated with said first and second biller terminals by appropriate amounts.

34. (Previously Presented) A switching system as defined in Claim 1, wherein said switching network is arranged and configured to log all presentment and payment communications as they are routed for reporting on a periodic basis.